

# EXHIBIT A

***PROMISSORY NOTE***

\$50,000.00

Date: November 12<sup>th</sup>, 2013

For value received, the undersigned **Krimm Financial Services, LLC (the "Borrower")**, at 18958 Coastal Highway, Rehoboth Beach, DE 19971, and **Matthew Allen Krimm (the "Guarantor")** at 23386 Boatmans Court, Lewes, Delaware 19958, promise to pay to the order of **36 Builders, Inc. (the "Lender")**, at 16255 Sussex Highway; Bridgeville, DE 19933 (or at such other place as the Lender may designate in writing) the sum of \$55,000.00.

The unpaid principle and interest of \$5,000.00 (\$55,000.00 total) shall be payable in full on or before December 12<sup>th</sup>, 2013 (the "Due Date"). In the event payment is not received in full by December 17<sup>th</sup>, 2013, a late fee of 12% of the principle amount will be charged per month (or) the Lender will pay a 50% reduction in the purchase price of Krimm Financial Services – Delaware Office, with penalty being the Lender's option, and this Note will be considered in default, unless agreed upon by both the Lender and the Borrower in writing to extend or renew. Within 10 days of the date of this note, Borrower should provide to the Lender financial information to review on Krimm Financial Services for the prior 2 years in preparation of share purchase.

If any payment obligation under this Note is not paid when due, the Borrower promises to pay all costs of collection, including reasonable attorney fees, whether or not a lawsuit is commenced as part of the collection process.

If any of the following events of default occur, this Note and any other obligations of the Borrower to the Lender, shall become due immediately, without demand or notice:

- 1) the failure of the Borrower to pay the principal and any accrued interest in full on or before the Due Date;
- 2) the death of the Borrower or Lender;
- 3) the filing of bankruptcy proceedings involving the Borrower as a debtor;
- 4) the application for the appointment of a receiver for the Borrower;
- 5) the making of a general assignment for the benefit of the Borrower's creditors;
- 6) the insolvency of the Borrower;
- 7) a misrepresentation by the Borrower to the Lender for the purpose of obtaining or extending credit.

In addition, if there is a sale, transfer, assignment, or any other disposition of any assets pledged as security for the payment of this Note, or if there is a default in any security agreement which secures this Note, the borrower must pledge new security (approved by the lender) of equal or greater value within 30 days of such time.

Upon default of any of the obligations set forth in this Note, Borrower and Guarantor each authorizes and empowers any attorney, Justice of the Peace, or Clerk of Court of Record in any of the jurisdictions in which the makers or endorsers reside, work or own property in the State of Delaware, or in any other jurisdiction, to enter judgment by confession against them, jointly and severally, in favor of Lender or his assigns, for the full amount due plus all costs of collection, including without limitation court costs and reasonable attorney's fees. Borrower and Guarantor expressly waive any summons or other process, consent to immediate execution of said judgment, and expressly waive benefit of all exemption laws and presentment, demand, protest, and notice of maturity, and/or protest, and also waives benefit of any other requirements necessary to hold each of them liable und this Note.

If any one or more of the provisions of this Note are determined to be unenforceable, in whole or in part, for any reason, the remaining provisions shall remain fully operative.

All payments of principal and interest on this Note shall be paid in the legal currency of the United States. The Borrower waives presentment for payment, protest, and notice of protest and nonpayment of this Note.

No renewal or extension of this Note, delay in enforcing any right of the Lender under this Note, or assignment by Lender of this Note shall affect the liability or the obligations of the Borrower. All rights of the Lender under this Note are cumulative and may be exercised concurrently or consecutively at the Lender's option.

This Note shall be construed in accordance with the laws of the State of Delaware.

----- Signature Page to Follow -----

Signed this 12<sup>th</sup> day of November, 2013, at Sussex County, Delaware.

By: 

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Matthew A. Krimm; Krimm Financial Services, LLC

By: 

\_\_\_\_\_  
Matthew A. Krimm; Personal Guarantor

By:

  
\_\_\_\_\_  
36 Builders, Inc.; Lender